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37509 7590 09/15/2005

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Yvette Yturralde-Owen (Depositor's name)
November 15, 2005 (Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/292,887	04/16/1999	Warren S. WILCOX	354533-201 (346327)	4136

TITLE OF INVENTION:

SYSTEM AND METHOD FOR ADMINISTRATION OF CREDIT CARD INCENTIVE PROGRAM WHEREIN CREDIT CARD HOLDER EARLNS REBATE IN FORM OF INSTALLMENT LOAN ADVANCE PAYMENT THROUGH USE OF CREDIT CARD

APPLN. TYPE	SMALL ENTITY	ISSUE FEE	PUBLICATION FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	No	\$1400	\$0	\$1400	12/15/2005
EXAMINER	ART UNIT	CLASS-SUBCLASS			
Champagne, Donald	3622	705-014000			

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
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2. For printing on the patent front page, list

(1) the names of up to 3 registered patent attorneys or agents OR, alternatively,
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1 Leah Sherry

2 Michael A. Springs

3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

Bank of America Corporation

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

Charlotte, North Carolina 01 FC:1501 1400.00 DA
02 FC:8001 30.00 DA

11/18/2005 MAHMED2 00000078 502778 09292887

Please check the appropriate assignee category or categories (will not be printed on the patent): Individual Corporation or other private group entity Government

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 Publication Fee (No small entity discount permitted)
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 Payment by credit card. Form PTO-2038 is attached.
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5. Change in Entity Status (from status indicated above)

a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

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Authorized Signature Leah Sherry

Date November 15, 2005

Typed or printed name Leah Sherry

Registration No. 43,918

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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